# Vermont Legal Aid

# Office of the Health Care Advocate

Quarterly Report
January 1, 2020 - March 31, 2020
to the
Agency of Administration
submitted by
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Office of the Health Care Advocate

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## **Summary and Update**

The Office of the Health Care Advocate (HCA) advocates for all Vermonters through both individual consumer assistance and systemic advocacy on health care issues. We work to increase access to high quality, affordable health care for all Vermonters through individual advocacy and representing the public before the Green Mountain Care Board, state agencies, and the state legislature.

All Vermonters are struggling with the impact of the COVID-19 crisis. The pandemic is having serious impacts on every part of our healthcare system, the finances of many families, and much of State Government.

In the light of the ongoing crisis, we are submitting a significantly condensed Quarterly Report.

Since Governor Scott's stay at home order on March 24, 2020, the HCA has been operating remotely. The HCA helpline continues to advocate and resolve issues during this crisis. All of the HCA advocates are helping Vermonters obtain and maintain health insurance during this pandemic. We have put a special emphasis on doing outreach about VHC's special enrollment period for the uninsured as well as outreach to help Vermonters who have experienced loss of jobs and income during the crisis. We have done outreach on social media, updated our website, and contacted former clients who could be eligible for the SEP. In March 2020, we had 968 page views on the special enrollment period. We also had over 2,500 pages views for our page on Medicaid limits. The HCA is working to keep our website updated with the latest information about the COVID-19 crisis.

The HCA helpline is talking to many Vermonters who have lost their jobs and their insurance because of the pandemic. We are doing consumer education on Medicaid eligibility and special enrollments periods. We are also collaborating with other parts of Vermont Legal Aid to make sure the community understands the impact on health care programs of both new unemployment programs and the stimulus check created in the CARES ACT. The HCA policy team has advocated to make COVID-19 testing and treatment more accessible for all Vermonters.

We will be advocating for Vermonters both during and in the aftermath of this crisis.



### **Overview**

The HCA provides assistance to consumers through our statewide helpline (1-800-917-7787) and through the Online Help Request feature on our website, Vermont Law Help (https://vtlawhelp.org/health). We have a team of advocates located in Vermont Legal Aid's Burlington office that provides this help to any Vermont resident free of charge, regardless of income.

The HCA received 933 calls<sup>1</sup> this quarter. We divided these calls into broad categories. The figures below are based on the All Calls data. The percentage and number of calls in each issue category, based on the caller's primary issue, were as follows:

- 24.44% (228) about Access to Care
- 9.11% (85) about Billing/Coverage
- 2.36% (22) about Buying Insurance
- 9.22% (86) about Complaints
- 12.86 % (120) about Consumer Education
- 30.33% (283) about Eligibility for state and federal programs
- **9.54%** (89) were categorized as **Other**, which includes Medicare Part D, communication problems with providers or health benefit plans, access to medical records, changing providers or plans, confidentiality issues, and complaints about insurance premium rates, as well as other issues.

We have a customized case management system that allows us to track more than one issue per case. This enables us to see the total number of calls that involved a particular issue. For example, although 283 of our cases had eligibility for state and federal healthcare programs listed as the primary issue, an additional 491 cases had eligibility listed as a secondary concern.

In each section of this narrative, we indicate whether we are referring to data based on just <u>primary issues</u>, or <u>primary and secondary issues</u> combined. Determining which issue is the "primary" issue is sometimes difficult when there are multiple causes for a caller's problem. This has proven to be particularly true for Vermont Health Connect (VHC) cases. See the breakdowns of the issue numbers in the individual data reports for a more detailed look at how many callers had questions about issues in addition to the "primary" reason for their call.

The most accurate information about eligibility for state programs is in the All Calls data report because callers who had questions about Vermont Health Connect and Medicaid programs fell into all three insurance status categories.

The full quarterly report for January-March 2020, includes:

- This narrative
- Seven data reports, including three based on the caller's insurance status:
  - All Calls/All Coverages: 933 calls (compared to 921 calls last quarter)

<sup>&</sup>lt;sup>1</sup> The term "call" includes cases we get through the intake system on our website.



- Department of Vermont Health Access (DVHA) beneficiaries: 273 calls (314 calls last quarter)
- Commercial Plan Beneficiaries: 175 calls (184 calls last quarter)
- Uninsured Vermonters: 129 calls (73 calls last quarter)
- Vermont Health Connect (VHC): 258 calls (204 calls last quarter)
- Reportable Activities (Summary & Detail): 91 activities and 2 documents (34 activities, 4 documents)

## **Increasing Reach and Education through the Website**

VTLawHelp.org is a statewide website maintained by Vermont Legal Aid and Legal Services Vermont. The site includes a substantial Health section (https://vtlawhelp.org/health) with more than 180 pages of consumer-focused health information maintained by the HCA.

HCA advocates work diligently to keep the site updated in order to provide the latest and most accurate information to Vermont consumers.

#### **Popular Web Pages**

The **top-20 health pages** on our website this quarter:

- 1. Income Limits Medicaid 2,613 pageviews
- 2. Health section home page 1,697
- 3. News: Coronavirus SEP for Vermont Health Connect 1,366
- 4. *Medicaid* 852
- 5. Dental Services 615
- 6. Services Covered by Medicaid 563
- 7. Resource Limits Medicaid 440
- 8. Long-term Care 405
- 9. Medicaid, Dr. Dynasaur & Vermont Health Connect 403
- 10. Supplemental Plans Medicare 382
- 11. HCA Help Request Form 369 pageviews and 113 online help requests
- 12. Prescription Help State Pharmacy Programs 358
- 13. Choices for Care 325
- 14. News: More Medicaid dental coverage 311
- 15. Advance Directive forms 291
- 16. *Dr. Dynasaur* 290
- 17. Medical Decisions: Advance Directives 237
- 18. Vermont Health Connect main page 230
- 19. Medicaid and Medicare Dual Eligible 222
- 20. Choices for Care income limits 213



#### The **top-10 health pages** in the last week of March, during COVID-19 emergency:

- 1. News: Coronavirus SEP for Vermont Health Connect 968 pageviews
- 2. Health section home page 294
- 3. Income Limits Medicaid 162
- 4. Services Covered by Medicaid 71
- 5. HCA Help Request Form 53 pageviews and 12 online help requests
- 6. Medicaid, Dr. Dynasaur & Vermont Health Connect 38
- 7. Medical Decisions: Advance Directives 35
- 8. Vermont Health Connect main page 31
- 9. Choices for Care 30
- 10. News: Coronavirus and long-term care 30

### Office of the Health Care Advocate

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https://vtlawhelp.org/health